

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:	:	
Deborah A. McCaffrey,	:	Bankruptcy No. 19-70034-JAD
Debtor	:	
	:	
Deborah A. McCaffrey,	:	Chapter 13
Movant	:	
v.	:	Related to Docket No. 40
Carrington Mortgage Services, LLC,	:	
Respondent	:	
	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Additional Respondent	:	

**ORDER**

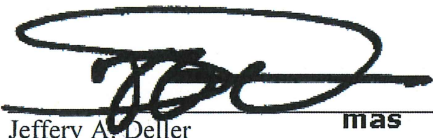
AND NOW, on this 18th day of March, 2020, upon consideration of the within Motion to Approve Loan Modification Agreement, it is hereby ORDERED and DECREED as follows:

1. The Loan Modification Agreement between the Debtor and Carrington Mortgage Services, LLC is approved.
2. The terms of the modification are as follows:
  - a. The maturity date for the loan will be September 1, 2025.
  - b. The new principal balance will be Forty-Two Thousand One Hundred Seven Dollars and eighty cents (\$42,107.80).
  - c. The unpaid amounts in the amount of Twenty-Seven Thousand Forty-Two Dollars and ninety-eight cents (\$27,042.98) were added to the new principal balance. The amount of Four Thousand Six Hundred Sixty-Eight Dollars and sixty-five cents (\$4,668.65) will be written off for a forgiveness of debt.
  - d. A balloon payment of Thirty-Nine Thousand Five Hundred Forty Dollars and thirty-nine cents (\$39,540.39) will be due upon the new maturity date.

e. The monthly payment will be Four Hundred Fifty Dollars and sixty-four cents (\$450.64).

The monthly payment includes the principal and interest payment in the amount of One Hundred Eighty-Two Dollars and fifty-nine cents (\$182.59) and monthly escrow payment of Two Hundred Sixty-Eight Dollars and five cents (\$268.05). The interest rate will be 4.25%. This payment will be in place for sixty-eight (68) months. The first payment will be due February 1, 2020.

3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.



Jeffery A. Deller **mas**  
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Deborah A. McCaffrey  
Kenneth P. Seitz, Esquire  
James C. Warmbrodt, Esquire  
Ronda J. Winnecour, Esquire  
Office of United States Trustee

FILED  
3/18/20 6:33 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Deborah A McCaffrey  
Debtor

Case No. 19-70034-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: culy  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db +Deborah A McCaffrey, 154 Derby Street, Johnstown, PA 15905-4512

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of  
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Debtor Deborah A McCaffrey thedebterasers@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5